



## Cyber Insurance

### Broad underwriting appetite including (but not limited to):

#### Target areas:

- Agricultural Industry
- Automotive industry (inc bus)
- Business Associations
- Registered Training organisations
- Business Services Centres
- Commercial and industrial machinery and equipment rental and leasing
- Construction Industry
- Facilities support services
- Manufacturing
- Mining Industry
- Wholesale trade

#### Selective areas:

- Accommodation
- Employment Services
- Private doctor's practices
- Residential care
- Retail, including online presence
- Travel agencies and tour operators
- Superannuation funds
- Investment banking and securities dealing
- Religious organisations

### Key Policy Features include:

- ✓ **Breach of privacy or confidentiality**
  - IT forensic investigation costs to confirm existence or absence of the breach
  - Damages and claim costs
  - Privacy response costs
  - Regulatory penalties
  - Extortion loss
- ✓ **Damage caused by a security breach**
  - by a 3<sup>rd</sup> party or employee
  - IT forensic investigation costs
  - Damages and claim costs from transmission of malicious code, damage to 3<sup>rd</sup> party data assets or denial of service attacks against a 3<sup>rd</sup> party
  - Data restoration costs including for accidental damage and operational error
  - Business interruption loss from inability to reliably use your data assets
  - Extortion loss

#### Preferred areas:

- Professionals and Consultants
- Automotive equipment rental and leasing
- Charities
- Convention and trade show organisers
- Engineering services
- Fitness and recreational sports centres
- General freight trucking
- Golf courses & country clubs
- Legal Services
- Scenic sightseeing transportation
- Sports teams & clubs (amateur only)
- Taxi and limousine service
- Veterinary Services
- Information Technology -Sale of software, sale of hardware, software design, IT consulting (no hosted, managed services)

#### Opportunistic areas:

- Gambling industry
- Professional Sports Clubs
- Universities
- Political organisations
- Banking

### ✓ **Availability of the Insured's systems due to a security breach**

- IT Investigation costs
- Resulting in an authorised 3<sup>rd</sup> party being unable to access the insured's system
- Business interruption loss from inability to reliably use your data assets from a denial of service attack
- Extortion loss

### Optional covers

- ✓ **Cyber crime and social engineering crime**
- ✓ **Payment Card Industry (PCI) fines, assessments and claim costs**
- ✓ **Reputational interruption loss**
- ✓ **Personal information violation**
- ✓ **Media related injury**

## Incident response service

FTA's incident response service is proudly provided by

# CLYDE&Co

**Cyber incident response hotline: + 02 9210 4464**

**Cyber incident response email: [cyberbreach@clydeco.com](mailto:cyberbreach@clydeco.com)**

Tried and tested methodology - Having dealt with over 200 data breach and cyber related incidents in Australia in recent times, Clyde & Co has developed and refined its methodology to manage the threat and mitigate the risk, with a view to reducing the resulting damage. Clyde & Co have expansive processes and technologies that sit behind its incident response service offering. Clyde & Co's unique approach to the management of incidents provides clients with peace of mind that the incident is managed proactively with loss mitigation front of mind. Rather than detail the processes (which Clyde & Co can should you need further detail), the below summary is provided.

Effective incident management – Clyde & Co's first class incident response team are experts in effectively managing all incident types. Clyde & Co understand how to engage with an organisation and the key decision makers to ensure your insured feel supported throughout the lifecycle, including incident debriefs.

Bespoke experience – Clyde & Co have tailored a number of breach response processes to meet the particular needs and work flows of our clients, including FTA Insurance.

Sector focus – Clyde & Co triage process (including scripts) are both incident type and sector focused. Your insureds will experience an incident response solution that fits their business needs.

### Incident Response Partners

**IT Forensics partners** include Content Security, Klein & Co, Deloitte, KPMG, EY, Mandiant, Grant Thornton, McGrathNicol, FTI Consulting, Schatz Forensics, Hivint, Sentientia, IBM and Insane Technologies

**Cyber security / technology / risk consulting partners** Contextis, Control Risks CrowdStrike and Kroll

**Public Relations partners** Fleishman Hilliard, Fowlstone Communications, GRA Cosway, Hill & Knowlton and Porter Novelli

**Notification services / Credit Monitoring partners** ID Care (call centre / ID restoration), Stellar (call centre), Well Done (call centre), Bluestar Group (direct mail / email / SMS), LinkDigiCom (direct mail/ email/SMS), Mmw3 Degrees (direct mail/email/SMS) and Epiq (notification / credit monitoring)

**Loss Quantification partners** Korda Mentha, Matson, Driscoll & Damico Pty Ltd, RGL Forensics and JLT Forensics

### Underwriting

**Contact us: 02 9003 1660**

**[quotes@FTAinsurance.com.au](mailto:quotes@FTAinsurance.com.au)**

**Lewis Patton**

National Underwriter &  
Cyber Liability Manager

**D – 02 9003 1662**

**M – 0414 048 144**

[lewis@FTAinsurance.com.au](mailto:lewis@FTAinsurance.com.au)

Coverholder at

**LLOYD'S**